

<i>SERFF Tracking Number:</i>	<i>EMCN-125669036</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>EMC National Life Company</i>	<i>State Tracking Number:</i>	<i>39180</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>Twenty Year Renewable Term</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: EMC National Life Company

Product Name: Twenty Year Renewable Term SERFF Tr Num: EMCN-125669036 State: ArkansasLH

TOI: L04I Individual Life - Term SERFF Status: Closed State Tr Num: 39180

Sub-TOI: L04I.103 Renewable - Single Life - Co Tr Num: State Status: Approved-Closed
Fixed/Indeterminate Premium

Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Daryl Schoenfeld	Disposition Date: 06/04/2008
	Date Submitted: 06/02/2008	Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number:	Date Approved in Domicile: 05/28/2008
Requested Filing Mode: Review & Approval	Domicile Status Comments: Approved
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/04/2008	
State Status Changed: 06/04/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Our Ten Year Term Life Policy LP750 (12-06), et al. was approved by your Department January 8, 2007. As a service to our customers, we also want to provide an additional benefit period selection option of twenty years. This was approved by the Iowa Insurance Division May 28, 2008.

Attached is a new Actuarial Memorandum and a copy of the cover page for LP750 (12-06) (20) for the additional 20 year level term period. We will only change the policy title to Twenty Year Renewable Term or Term to Age 70

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Whichever Is Less and we will add a (20) to the cover page in proximity following the form number to signify this additional benefit period. The Benefit Period and Premium Period will be changed to 20 years on the Data Page. The policy remains otherwise unchanged from the previously approved version.

This filing does not contain any unusual or possibly controversial items from normal company or industry standards.

Company and Contact

Filing Contact Information

Daryl Schoenfeld, Assistant Secretary
4095 NW Urbandale Drive
Urbandale, IA 50322-7914

Dschoenfeld@emcnl.com
(515) 345-4094 [Phone]

Filing Company Information

EMC National Life Company
4095 NW Urbandale Drive
Urbandale, IA 50322-7914
(515) 645-4000 ext. 4094[Phone]

CoCode: 62928
Group Code:
Group Name:
FEIN Number: 42-0868851

State of Domicile: Iowa
Company Type: L and Health
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EMC National Life Company	\$50.00	06/02/2008	20618768

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/04/2008	06/04/2008

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Disposition

Disposition Date: 06/04/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Cover Page		Yes

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Form Schedule

Lead Form Number: LP750 (12-06) (20)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LP750 (12-06) (20)	Policy/Cont	Cover Page ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	LP750(20).pdf

EMC National Life Company

A STOCK COMPANY ■ 4095 NW Urbandale Drive ■ Urbandale, IA 50322 ■ 515-645-4000

INSURED	JOHN DOE		
DATE OF ISSUE	JANUARY 1, 2007	\$41.67	PREMIUM
POLICY NUMBER	SAMPLEXX	\$41.67	PREMIUM INITIAL

This Policy will be effective at 12:01 A.M. on the date of issue shown above.

EMC National Life Company (called "the Company") will pay the Beneficiary the death proceeds upon receipt of due proof that the Insured died while this Policy is in force. This promise is made in consideration of the payment of premiums and is subject to the provisions of this Policy.

The Company will also provide the other rights and benefits in accordance with the terms of this Policy.

THIRTY DAY RIGHT TO EXAMINE POLICY

RIGHT TO CANCEL. At any time within 30 days after receipt of the Policy by the Owner, this Policy may be returned by the Owner for cancellation by delivering it or mailing it to the Company or our agent. Such delivery or mailing of the Policy by the Owner will void the Policy from the date of issue. The parties will be in the same position as if no Policy or contract had been issued. Any premium paid for the Policy will be refunded to the Owner.

READ YOUR POLICY CAREFULLY. This Policy is a legal contract between the Owner and the Company.

Signed for EMC National Life Company, Urbandale, Iowa, on the date of issue.


President


Secretary

Twenty Year Renewable Term or Term to Age 70 Whichever Is Less •
Insurance Payable at Death of Insured During Term Period •
Premiums Are Payable for Premium Payment Period Shown or Until
Death of the Insured, Whichever Occurs First
• Non-Participating • Conversion Privileges

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

05/28/2008

Comments:

Certificate attached.

Attachment:

AR Certificate of Compliance

Review Status:

Bypassed -Name: Application

05/28/2008

Bypass Reason: NA

Comments:

Review Status:

Satisfied -Name: Life & Annuity - Actuarial Memo

05/28/2008

Comments:

Actuarial Memorandum attached.

Attachment:

LP750 (12-06) (20) Memo

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Attachment "AR Certificate of Compliance" is not a PDF document and cannot be reproduced here.

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